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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.
Title: METHOD AND SYSTEM FOR
PROCESSING FINANCIAL
INSTRUMENT DEPOSITS
PHYSICALLY REMOTE FROM
A FINANCIAL INSTITUTION
Appl. No.: 09/560,779
Filing Date: 04/28/2000
Examiner: Nga B. Nguyen
Art Unit: 3628

INTERVIEW SUMMARY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is an interview summary for two separate interviews. The first interview was between William Ellis and Examiner Nguyen (703-306 2901) on June 30, 2004, and a follow-on interview was held between the inventors Danne Buchanan and Ron Titus, William Ellis and Examiner Nguyen on July 6, 2004.

During the June 30 interview, Mr. Ellis discussed the amendments to claim 47 and how claim 47 and new claim 140 distinguish over the prior art cited by Examiner Nguyen in the Office Action of March 31, 2004, as stated in the Remarks accompanying the amendment.

Examiner Nguyen raised questions about how the claims comport with the Fig. 1 description. Mr. Ellis stated that Fig. 1 was described at page 8, lines 9-11 in the BRIEF DESCRIPTION OF THE DRAWINGS as being "an overview of a process of capturing and processing deposits from financial institutions and their branches which can be adapted to

incorporate some of the features of the present invention.” This indicates that as one embodiment, Figure 1 may be modified to include the features of the present invention.

Examiner Nguyen also questioned the basis for the central site handling checks for and sending the checks to multiple different banks of first deposit. Mr. Ellis cited as basis applicants’ specification at page 5, line 21 – page 6, line 6 and page 6, line 21 – page 7, line 7, wherein it is clarified that the central site can operate as a collection center for deposits which can be passed to the other institution’s check processing, deposit, and cash management systems for processing. In the interview on July 6, Mr. Ellis also mentioned as an additional basis the discussion at page 25, lines 12-14, wherein it is clarified that the central site stores the check images and then allows access by a different central site processing center of the bank of first deposit, and page 26, lines 3-7, wherein it is clarified that the central site formats deposit information for processing in the accounting systems of the bank of first deposit’s central site—again a different central site. Thus, it is clear that one central site is storing or formatting deposit information like a clearinghouse for multiple different banks of first deposit that have their own central sites.

Examiner Nguyen also pointed out the recitation at page 12, lines 3-5 of the specification wherein it states that “the term ‘bank of first deposit’ means the financial institution sponsoring the remote site and which owns or employs a central site for processing financial transactions.” (Emphasis added.) This means, in view of page 5, lines 22-24 and page 7, lines 1-7, that in one embodiment multiple remote banks of first deposit could either co-own a single central site and use it as a collection site or employ a single central site as a collection site for the purpose of having “those checks credited to the depositing individual’s or organization’s bank account(s).” See page 7, lines 4-5.

During the second interview of July 6, it was clarified that each bank of first deposit has its own mainframe computer and that the central site computer is a physically unique device that is different from and communicates with the main frame computers of the various

banks of first deposit. It was also clarified that the multiple banks of first deposit referenced in claim 47 are "remote" from the central site as described in the Remarks.

Respectfully submitted,

Date 7/7/04

By 

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